

Certificate Number: 17082-PAM-DE-036568364
Bankruptcy Case Number: 16-04101



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 23, 2022, at 8:32 o'clock PM MST, CARMEN L JOHNSON completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 24, 2022 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director